

Information to identify the case:			
Debtor 1	Dane William Sprankle		Social Security number or ITIN xxx-xx-2265
	First Name	Middle Name	Last Name
Debtor 2	Tracy Michelle Sprankle		Social Security number or ITIN xxx-xx-1187
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-70550-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dane William Sprankle

Tracy Michelle Sprankle

3/11/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Dane William Sprankle
Tracy Michelle Sprankle
Debtors

Case No. 15-70550-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Mar 11, 2021

User: nsha
Form ID: 3180W

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Dane William Sprankle, Tracy Michelle Sprankle, 419 Lincoln Road, Gallitzin, PA 16641-8714
14088056	AES, 1200 N. 7th Street, Harrisburg, PA 17102-1444
14149727	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178, Los Angeles, CA 90051-5478
14153101	Ditech Financial LLC, PO BOX 6154, Rapid City, SD 57709-6154
14153075	+ Ditech Financial LLC, 7340 S. Kyrene Rd., Recovery Dept - T120, Tempe, AZ 85283-4573
14088066	FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14088067	++ GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154 address filed with court:, Green Tree, P.O. Box 94710, Palatine, IL 60094-4710
14088069	Green Tree Servicing LLC, P.O. Box 6172, Rapid City, SD 57709-6172
14088070	+ KML Law Group, Attn: Crystal Espanol, Esq., Suite 5000 - BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1538
15237646	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14088076	PHEAA, 1200 N. 7th Street, Harrisburg, PA 17102-1444
14088075	+ PHEAA, P.O. Box 8147, Harrisburg, PA 17105-8147
14088077	PSECU, c/o Account Services, P.O. Box 659818, San Antonio, TX 78265-9118
14136740	U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 12 2021 04:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 12 2021 04:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 12 2021 04:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 12 2021 04:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14088057	+ EDI: DCI.COM	Mar 12 2021 04:13:00	AT&T Wireless, c/o Diversified Consultants, Inc., P.O. Box 551268, Jacksonville, FL 32255-1268
14088080	EDI: CITICORP.COM	Mar 12 2021 04:13:00	Sunoco / Citibank SD NA, Attn: Bankruptcy, 7920 NW 110th Street, Kansas City, MO 64153
14088058	EDI: CAPITALONE.COM	Mar 12 2021 04:13:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14088059	EDI: CAPITALONE.COM	Mar 12 2021 04:13:00	Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083

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14088062	Email/PDF: creditonebknotifications@resurgent.com	Mar 12 2021 04:16:36	Credit One Bank, P.O. Box 60500, City Of Industry, CA 91716-0500
14088063	Email/PDF: creditonebknotifications@resurgent.com	Mar 12 2021 04:12:27	Credit One Bank, Attn: Bankruptcy, P.O. Box 98873, Las Vegas, NV 89193-8873
14088064	EDI: DIRECTV.COM	Mar 12 2021 04:13:00	DirecTV, P.O. Box 78626, Phoenix, AZ 85062-8626
14088065	+ EDI: DCI.COM	Mar 12 2021 04:13:00	Diversified Consultants, Inc., P.O. Box 551268, Jacksonville, FL 32255-1268
14088060	EDI: JPMORGANCHASE	Mar 12 2021 04:13:00	Chase, Cardmember Service, P.O. Box 15153, Wilmington, DE 19850-5153
14088061	EDI: JPMORGANCHASE	Mar 12 2021 04:13:00	Chase, Cardmember Service, P.O. Box 15298, Wilmington, DE 19850-5298
14110955	Email/PDF: resurgentbknotifications@resurgent.com	Mar 12 2021 04:16:38	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14108821	Email/Text: camanagement@mtb.com	Mar 12 2021 04:48:00	M&T BANK, PO BOX 1288, Buffalo, NY 14240
14088072	Email/Text: camanagement@mtb.com	Mar 12 2021 04:48:00	M&T Bank, Lending Services, Customer Support, P.O. Box 1288, Buffalo, NY 14240-1288
14088071	Email/Text: camanagement@mtb.com	Mar 12 2021 04:48:00	M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182
14103809	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 12 2021 04:18:35	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14088074	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 12 2021 04:12:21	Merrick Bank, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
14088073	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 12 2021 04:16:30	Merrick Bank, P.O. Box 660397, Dallas, TX 75266-0397
14088078	Email/Text: bankruptcynotices@psecu.com	Mar 12 2021 04:49:00	PSECU, P.O. Box 67013, Harrisburg, PA 17106-7013
14261770	+ EDI: DRIV.COM	Mar 12 2021 04:13:00	SANTANDER CONSUMER USA, INC., P.O. BOX 560284, DALLAS, TX 75356-0284
14102825	EDI: AGFINANCE.COM	Mar 12 2021 04:13:00	SPRINGLEAF FINANCIAL SERVICES, PO BOX 3251, EVANSVILLE, IN 47731
14088079	EDI: AGFINANCE.COM	Mar 12 2021 04:13:00	Springleaf Financial Services, P.O. Box 742536, Cincinnati, OH 45274-2536

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ditech Financial LLC
cr		M&T Bank
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
14088068	*P++	GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154, address filed with court., Green Tree Bankruptcy Department, P.O. Box 6154, Rapid City, SD 57709

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-7

User: nsha

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2021 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor M&T Bank andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor M&T Bank bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor Ditech Financial LLC ecfmail@mwclaw.com
Daniel J. Boger	on behalf of Joint Debtor Tracy Michelle Sprankle dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com
Daniel J. Boger	on behalf of Debtor Dane William Sprankle dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com
Jon A. McKechnie	on behalf of Debtor Dane William Sprankle jmckechnie@shepleylaw.com bk@shepleylaw.com
Jon A. McKechnie	on behalf of Plaintiff Dane William Sprankle jmckechnie@shepleylaw.com bk@shepleylaw.com
Jon A. McKechnie	on behalf of Joint Debtor Tracy Michelle Sprankle jmckechnie@shepleylaw.com bk@shepleylaw.com
Jon A. McKechnie	on behalf of Plaintiff Tracy Michelle Sprankle jmckechnie@shepleylaw.com bk@shepleylaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Ditech Financial LLC pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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